

Information to identify the case:

Debtor 1	Patrick L. Gannon	Social Security number or ITIN	xxx-xx-7922
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-11578-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick L. Gannon

6/5/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Patrick L. Gannon
DebtorCase No. 20-11578-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 13

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Patrick L. Gannon, 14 Cohansey Friesburg Rd, Bridgeton, NJ 08302-5563
 518687477 +KML Law Group, PC, 701 Market St, Suite 5000, c/o M&T Bank, Philadelphia, PA 19106-1541
 518712579 LakeView Loan Servicing, LLC, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 518687478 +M&T Bank, PO BOX 62986, Baltimore, MD 21264-2986
 518687479 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 518687481 +State Of New Jersey, PO Box 1502, Surcharge Violation System, Moorestown, NJ 08057-9704
 518687480 +State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518687471 E-mail/Text: bankruptcy@arvest.com Jun 06 2020 03:30:50 Arvest Bank, PO Box 1640,
Lowell, AR 72745
 518687472 +EDI: DISCOVER.COM Jun 06 2020 06:23:00 Discover FIN SVCS LLC, PO Box 15316,
Wilmington, DE 19850-5316
 518687473 +E-mail/Text: bankruptcy@fult.com Jun 06 2020 03:32:07 Fulton Bank, PO BOX 4887,
Lancaster, PA 17604-4887
 518687476 +EDI: IRS.COM Jun 06 2020 06:23:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518687474* IRS, PO Box 744, Springfield, NJ 07081-0744
 518687475* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, diana.janansky@flastergreenberg.com,
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 Seymour Wasserstrum on behalf of Debtor Patrick L. Gannon mylawyer7@aol.com,
 ecf@seymourlaw.net; r47769@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6